

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**RAS Citron, LLC**

130 Clinton Road, Suite 202

Fairfield, NJ 07004

Telephone Number: 973-575-0707

Attorneys for Secured Creditor,

Nationstar Mortgage, LLC

Laura M. Eggerman, Esq.

In Re:

Craig R. Hughes, Jr.

Michelle L. Hughes

Debtor(s).



Order Filed on January 30, 2017  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-14170-JNP

Chapter 13

Judge: Jerrold N. Poslusny, Jr.

**ORDER RESOLVING MOTION TO VACATE STAY**

The relief set forth on the following pages, numbered two (2) through (3) is **ORDERED**.

**DATED: January 30, 2017**

A handwritten signature in black ink, appearing to read "J. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant: Nationstar Mortgage, LLC

Applicant's Counsel: RAS Citron, LLC

Debtor's Counsel: Richard S. Hoffman, Jr., Esq.

Property Involved ("Collateral"):

Relief sought:            ☒ Motion for relief from the automatic stay  
                                 ☐ Motion to dismiss  
                                 ☐ Motion for prospective relief to prevent imposition of automatic stay against  
                                 the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 8 months, from 06/01/2016 to 01/01/2017.

☒ The Debtor is overdue for 8 payments at \$1,596.27 per month.

☐ The Debtor is assessed for \_\_\_\_ late charges at \$\_\_\_\_\_ per month.

Funds Held in Suspense: \$737.46

Total Arrearages Due: \$12,032.70

2. Debtor must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of \$5,000.00. Payment shall be made no later than January 31, 2017.

☒ Beginning on February 1, 2017, regular month mortgage payments shall continue to be made in the amount of \$1,596.27.

☒ Beginning on February 15, 2017, additional monthly cure payments shall be made in the amount of \$1,172.12 for 6 months.

☐ The amount of \$\_\_\_\_\_ shall be capitalized in the Debtor's Chapter 13 plan. The Debtor's monthly payment to the Chapter 13 Trustee is modified to be \$\_\_\_\_\_ per month for \_\_\_\_ months and then \$\_\_\_\_\_ for \_\_\_\_ months.

3. Payments to the Secured Creditor shall be made to the following address(es)

☒ Immediate Payment:

Nationstar Mortgage, LLC  
Attn: Bankruptcy Department  
PO Box 619094  
Dallas, TX 75261

☒ Regular monthly payment:

Nationstar Mortgage, LLC  
Attn: Bankruptcy Department  
PO Box 619094  
Dallas, TX 75261

☒ Monthly cure payment:

Nationstar Mortgage, LLC  
Attn: Bankruptcy Department  
PO Box 619094  
Dallas, TX 75261

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$350.00, and costs of \$176.00.

The fees and costs are payable:

☒ Through the Chapter 13 plan.

☐ To the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

By: /s/ Richard S. Hoffman

Richard S. Hoffman, Jr. Esq.  
Hoffman DiMuzio  
*Attorney for Debtor*

By: /s/ Laura Egerman

Laura M. Egerman, Esq.  
RAS Citron, LLC  
*Attorney for Secured Creditor*